

MUSTANG SALLY CALLS HER AGENT

by Biff Magma

Domestic partnership has always seemed like one of those Nice Things that have nothing to do with me. There's a devilish voice inside me that says, Who wants to be like a straight couple? Why bind ourselves in traditions that must sometimes feel restrictive even to the fundamentalist suburbans?

Stubz n me, for instance. We got our tattoos. We celebrate anniversaries whenever we damn well feel like it. We don't have kids nor do we intend to. If we feel the need to legalize any part of our relationship, we trot right on down to our favorite dyke attorney and do it.

What more elegant combination of romance and freedom could there be?

In the spirit of freedom and romance, we recently went out shopping for a car. Between the two of us, we decided, we could afford a shiny new Mustang with a rather large engine. Ride, Sally, ride, we sang to each other every morning.

We weren't prepared for the utter sliminess of most car dealers -- who is? And the insurance agents I called sure weren't prepared for us. "Are you sisters?" they asked. "Are you planning to, er, be together for a while? She won't move out in six months?"

Let me give the industry some credit: I've been an insurance scofflaws all my life, and Stubz cancelled her policy last year after the most recent outrageous rate increase. No insurance company likes to take on a client without a recent history. In addition, every agent I called, when I said what kind of car we were buying ("It's not the one with a V-8, is it? It is?"), made the identical suppressed screaming noise in the back of her throat.

So nothing can be done about our rates this year. Next year, in order to pay reasonable rates, one of us will have to be the insured person on each of our cars, and name the other as a driver. Naturally, this leaves us out of two-car rate reductions. And we don't get any of the actuarial advantages of being "married."

Stubz borrowed Mustang money from her credit union. Because I'm not an employee of her company and we aren't "married," I can't become a member of her credit union. But, since the car title is in both our names, I am named on the loan. This means I am liable for that debt regardless of marital status but can't receive any of the benefits of credit union membership.

Both of our names, as I said, are on the car title. Because my name is on the insurance forms and Stubz' is on the loan, though, you can be damn sure we're going to need a separate trip to Dyke Attorney to manufacture another piece of paperwork that will protect both of us in the event of any domestic discord.

Okay, okay. As one acquaintance pointed out, those who buy souped-up cars have no right to complain about their insurance rates. The rates -- at least this year -- are my own fault. But there are some issues here that came home to me only when that black Mustang winked at me. The point is not that Stubz n me had a little problem with our expensive toy. If we were buying a used van that was to be driven -- slowly -- only on Sundays to lesbian rights demonstrations, we would still have the same problems with title, insurance status, and loan.

That ain't the way it ought to be. By denying lesbians the same "entitlements" that married straights take for granted, the government is punishing us for our relationships. And it is, in effect, sanctioning straight church marriages that are registered with the government.

We should have a domestic partnership law that recognizes relationships, not church marriages. (My third grade teacher taught me about separation of church and state and I *know* Miss Thompson would never have lied)

Lesbians should get the same family health-care benefits as our straight coworkers. (If health insurance benefits were extended to domestic partners, the insurance industry assures us, everybody's rates would go up. In much the same way as gas prices climbed steeply after Exxon raped Valdez. Yes, makes *lots* of sense.)

Domestic partnership isn't, as I formerly suspected, a way of co-opting lesbian relationships, molding them to the often dysfunctional shape of straight marriages. Domestic partnership is a way to recognize that couples are an economic unit, a family, and should be treated as such.

For more information about domestic partnership legislation and what YOU can do, contact the Mayor's Lesbian/Gay Task Force, co-chaired by Shelly Cohen and Steve Glancy, through the Office for Women's Rights, 684-0390. The task force has a standing domestic partnership committee.